

**Information to identify the case:**

Debtor 1	<b>James E. Comose Jr.</b>	Social Security number or ITIN	xxx-xx-3434
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	<b>16-24115-ABA</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James E. Comose Jr.

10/7/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James E. Comose, Jr.  
Debtor(s)

Case No. 16-24115-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Oct 07, 2020

User: admin  
Form ID: 3180W

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:

Recip ID	Recipient Name and Address
db	+ James E. Comose, Jr., 7901 Greenbriar Rd, Pennsauken, NJ 08109-3272
cr	+ ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
516331315	+ ACAR Leasing Ltd, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516412638	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
516301798	++++ DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311 address filed with court:, Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101
516301799	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
516301800	+ Experian, PO Box 4500, Allen, TX 75013-1311
516301801	+ Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
516301803	+ GM Financial, PO Box 100, Williamsville, NY 14231-0100
516320260	+ Lakeview Loan Servicing, LLC, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
516489611	+ MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
518976020	+ MEB LOAN TRUST IV, c/o Frenkel Lambert Weiss, Weisman & Gordon, LLP, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
518585874	+ MEB Loan Trust IV, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
518585875	+ MEB Loan Trust IV, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV 84119-3284
516301806	+ Mariner Finance, 8211 Town Center D, Nottingham, MD 21236-5904
518263326	+ Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
516392363	+ Novad Management Consulting, Attn: Partial Claims Cash Management, 2401 NW 23rd St., Suite 1A1, Oklahoma City, OK 73107-2448
516301807	+ State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
516301811	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
516301812	+ TruGreen, 1790 Kirby Pkwy, Suite 300, Memphis, TN 38138-7411

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 07 2020 22:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 07 2020 22:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516502073	EDI: WFFC.COM	Oct 08 2020 01:43:00	Bank of America, N.A., c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
516301794	EDI: CAPITALONE.COM	Oct 08 2020 01:43:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516307124	Email/Text: ebnotifications@creditacceptance.com	Oct 07 2020 22:16:00	CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD, SOUTHFIELD, MI 48034
516384880	EDI: CAPITALONE.COM	Oct 08 2020 01:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

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516423468	+ Email/Text: bankruptcy@cavps.com	Oct 07 2020 22:17:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516301795	+ EDI: COMCASTCBLCENT	Oct 08 2020 01:43:00	Comcast, PO Box 69, Newark, NJ 07101-0069
516301796	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 07 2020 22:16:00	Credit Acceptance Corp., Po Box 513, Southfield, MI 48037-0513
516301813	Email/PDF: DellBKNotifications@resurgent.com	Oct 07 2020 22:56:06	Webbank/dfs, 1 Dell Way, Round Rock, TX 78682
516301797	+ Email/Text: electronicbkydocs@nelnet.net	Oct 07 2020 22:17:00	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
516301802	+ EDI: PHINAMERI.COM	Oct 08 2020 01:43:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
516301804	+ EDI: IRS.COM	Oct 08 2020 01:43:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516301805	Email/Text: camanagement@mtb.com	Oct 07 2020 22:16:00	M & T Bank, 1100 Wehrle Drive, Buffalo, NY 14240
516429968	Email/Text: camanagement@mtb.com	Oct 07 2020 22:16:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
516432023	+ EDI: MID8.COM	Oct 08 2020 01:43:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
516301808	+ EDI: RMSC.COM	Oct 08 2020 01:43:00	Syncb/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
516301809	+ EDI: RMSC.COM	Oct 08 2020 01:43:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
516301810	Email/Text: tax@twp.pennsauken.nj.us	Oct 07 2020 22:16:00	Township of Pennsauken, Attn: Tax Office, 5605 N. Cresent Blvd, Pennsauken, NJ 08110
516324493	+ Email/Text: electronicbkydocs@nelnet.net	Oct 07 2020 22:17:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
516387752	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Oct 07 2020 22:56:01	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
516318567	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Oct 07 2020 22:56:01	US Dept of Housing & Urban Dev, 451 7th Street S.W., Washington DC 20410-0002

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor MEB Loan Trust IV DMcDonough@flwlaw.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraige@cf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Lakeview Loan Servicing LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Phillip Andrew Raymond	on behalf of Creditor Lakeview Loan Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor Lakeview Loan Servicing LLC rsolarz@kmlawgroup.com
Sean M. O'Brien	on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com
Thomas G. Egner	on behalf of Debtor James E. Comose Jr. tegner@mcdowelllegal.com, tcuccuini@mcdowelllegal.com; Lwood@mcdowelllegal.com; kgresh@mcdowelllegal.com; kbacious@mcdowelllegal.com; djamison@mcdowelllegal.com; cgetz@mcdowelllegal.com; egnertr62202@notify.bestcase.com

TOTAL: 10